

Official Form 1 (1/08)

United States Bankruptcy Court WESTERN DISTRICT OF MICHIGAN		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Lake, Joseph Gavin	Name of Joint Debtor (Spouse)(Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): NONE	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9924	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):	
Street Address of Debtor (No. & Street, City, and State): 209 S. Holmes Street Lansing MI	Street Address of Joint Debtor (No. & Street, City, and State):	
<div style="border: 1px solid black; float: right; width: 100px; text-align: center;"> ZIPCODE 48912 </div>	<div style="border: 1px solid black; float: right; width: 100px; text-align: center;"> ZIPCODE </div>	
County of Residence or of the Principal Place of Business: Ingham	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address): SAME	Mailing Address of Joint Debtor (if different from street address):	
<div style="border: 1px solid black; float: right; width: 100px; text-align: center;"> ZIPCODE </div>	<div style="border: 1px solid black; float: right; width: 100px; text-align: center;"> ZIPCODE </div>	
Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE		
<div style="border: 1px solid black; float: right; width: 100px; text-align: center;"> ZIPCODE </div>		

Type of Debtor (Form of organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below <hr style="width: 100%;"/>	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 </div> <div> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> </div> Nature of Debts (Check one box) <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose" </div> <div> <input type="checkbox"/> Debts are primarily business debts. </div> </div> Chapter 11 Debtors: Check one box: <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		

Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> 1-49</div> <div><input checked="" type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> Over 100,000</div> </div>	
Estimated Assets <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>	
Estimated Liabilities <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <p style="text-align: center;">Joseph Gavin Lake</p>	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
NONE			
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
NONE			
District:	Relationship:	Judge:	
<p style="text-align: center;">Exhibit A</p> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition</p>	<p style="text-align: center;">Exhibit B</p> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). <p>X <u>/s/ Scott Marshall Neuman</u> 10/20/2009 Signature of Attorney for Debtor(s) Date</p>		
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Joseph Gavin Lake**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b)

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Joseph Gavin Lake

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

10/20/2009

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed name of Foreign Representative)

10/20/2009

(Date)

Signature of Attorney***X /s/ Scott Marshall Neuman**

Signature of Attorney for Debtor(s)

Scott Marshall Neuman P-47863

Printed Name of Attorney for Debtor(s)

Scott Marshall Neuman, P.C.

Firm Name

2196 Commons Parkway

Address

Okemos MI 48864**517-349-2700 xneumanx@aol.com**

Telephone Number

10/20/2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

10/20/2009

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN**

In re *Joseph Gavin Lake*

Case No.
Chapter 7

_____/ Debtor
Attorney for Debtor: *Scott Marshall Neuman*

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of my (our) knowledge, and that all creditors listed on the schedules (if filed with the matrix) are listed on the matrix.

Date: 10/20/2009

/s/ Scott Marshall Neuman
Attorney for the Debtor

/s/ Joseph Gavin Lake
Debtor

AMERICAN EXPRESS
P O BOX 297871
FORT LAUDERDALE FL 33329

AMERICAN GENERAL FINANCIAL
600 N ROYAL AVE
EVANSVILLE IN 47715

AMERICAN MORTGAGE NETWORK INC
P O BOX 85463
SAN DIEGO CA 92186

AMSOUTH BANK
P O BOX 830734
BIRMINGHAM AL 35283

ASSET ACCEPTANCE LLC
PO BOX 2036
WARREN MI 48090

AULEY J MCCAULEY
509 HIP POCKET RD
PEACHTREE CITY GA 30269

BAC HOME LOANS SERVICES
450 AMERICAN ST
SIMI VALLEY CA 93065

BANK OF AMERICA
P O BOX 17054
WILMINGTON DE 19850

BANK OF AMERICA
P O BOX 60073
CITY OF INDUSTRY CA 91716

CHASE HOME FINANCE LLC
1500 N 19TH ST
MONROE LA 71201

CHASE MANHATTAN MORTGAGE
10790 RANCHO BERNARDO RD
SAN DIEGO CA 92127

COLONIAL BANK NA
400 N TAMPA ST
STE 2500
TAMPA FL 33602

COUNTRYWIDE HOME LOAN
P O BOX 10423
VAN NUYS CA 91410

DISCOVER FINANCIAL SERVICES
P O BOX 15316
WILMINGTON DE 19850

DOLORES J LAKE
217 S HOLMES ST
LANSING MI 48912

EAGLES MASTER ASSN INC
11902 RACE TRACK RD
TAMPA FL 33626

GATEWAY AT BAYTOWNE WHARF
CONDOMINIUM ASSOCIATION INC
P O BOX 6873
MIRAMAR BEACH FL 32550

GEORGE J ZARKA
2309 MONTEGO DR
LANSING MI 48912

GIO TYLER
15350 AMBERLY DR #922
TAMPA FL 33647

GRAND KEY CONDO ASSOC INC
4151 WOODLANDS PARKWAY
PALM HARBOR FL 34685

GULF COAST DERMATOPA
C/O I C SYSTEM INC
P O BOX 64378
SAINT PAUL MN 55164

HAMPTONS AT TAMPA CONDO ASSOC
C/O KATZMAN GARFINKEL
1501 NORTHWEST 49TH ST #202
FORT LAUDERDALE FL 33309

HOME Banc MORTGAGE CORPORATION
2002 SUMMIT BLVD
SUITE 100
ATLANTA GA 30319

INTERNAL REVENUE SERVICE
P O BOX 21126
PHILADELPHIA PA 19114

ISLAND WALK CONDOMINIUM
C/O RAMPART PROPERTIES
9887 4TH ST NORTH STE 301
SAINT PETERSBURG FL 33702

JEFF INGOLD
520 S ARMENIA #1228
TAMPA FL 33609

JOHN DAUGHERTY
5017-D STARFISH DR SE
SAINT PETERSBURG FL 33705

JULIE A LAKE-POFF
332 BLANCA AVE
TAMPA FL 33606

KEITH ENRIGHT
859 NORMANDY TRACE RD
TAMPA FL 33602

LAKE CHASE CONOMINIUM ASSOC
9494 LAKE CHASE ISLAND WAY
TAMPA FL 33626

LVNV FUNDING LLC
PO BOX 740281
HOUSTON TX 77274

MARK A SANCHEZ
352 W SARATOGA ST
FERNDALE MI 48220

MEMPHIS SERVICE CENTER - 03
P O BOX 69 STOP 81
MEMPHIS TN 38101

MERCEDES-BENZ FINANCIAL
P O BOX 685
ROANOKE TX 76262

REGATTA BEACH CLUB
880 MANDALAY AVE
CLEARWATER FL 33767

R-G CROWN BANK
105 LIVE OAKS GARDENS
CASSELBERRY FL 32707

RONALD W NIESEL II
531 S ONONDAGA RD
MASON MI 48854

SALLIE MAE
1002 ARTHUR DR
LYNN HAVEN FL 32444

SHERRY RAMDHANIE
531 S ONONDAGA RD
MASON MI 48854

STERLING JARED GALLE
C/O LVNG FUNDING LLC
P O BOX 740281
HOUSTON TX 77274

SUNTRUST BANK
P O BOX 85052
RICHMOND VA 23285

SUNTRUST BANK
7455 CHANCELLOR DR
ORLANDO FL 32809

SUNTRUST MORTGAGE
1001 SEMMES AVE
RICHMOND VA 23224

SUNTRUST MORTGAGE INC
76 S LAURA ST
JACKSONVILLE FL 32202

TARGET NB
P O BOX 673
MINNEAPOLIS MN 55440

TECO
702 N FRANKLIN ST
TAMPA FL 33602

THE MADISON AT SOHO CONDO ASSO
C/O COURTENAY S TERRELL ATTY
101 S FRANKLIN ST STE 101
TAMPA FL 33602

UNEMPLOYMENT OFFICE FLORIDA
107 E MADISON ST
TALLAHASSEE FL 32399

VERIZON FL
236 E TOWN ST #170
COLUMBUS OH 43215

WACHOVIA BANK
RETAIL CREDIT SERVICING
P O BOX 50010
ROANOKE VA 24022

In re Joseph Gavin Lake

Debtor(s)

Case No. _____

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
		Husband--H Wife--W Joint--J Community--C		
homestead - 209 S. Holmes Street, Lansing, MI 48912	Fee Simple	C	\$ 52,400.00	\$ 0.00
Condo - 859 Normandy Trace Rd., #6-859, Tampa, FL 33602 - Although the SEV is \$298,822 its actual value is about \$150,000.00.	Fee Simple		\$ 150,000.00	\$ 150,000.00
Condo - 4207 S. Dale Mabry Hwy., # 2208, Tampa, FL 33611 - although the sev value is \$95,784.00 the actual listing value is \$52,000.00	Fee Simple		\$ 52,000.00	\$ 52,000.00
Condo - 9100 Baytowne Wharf Blvd., #223, Miramar Beach, FL 32550 - although the SEV is \$211,620.00. Debtor states that the actual value of said property is approximately \$140,000.	Fee Simple		\$ 140,000.00	\$ 140,000.00
house - 13028 Eagles Entry Dr., Odessa, FL 33556 - Although the SEV on said property is \$548,690.00, Debtor states the actual value is \$350,000.00	Fee Simple		\$ 350,000.00	\$ 350,000.00

In re Joseph Gavin Lake

Debtor(s)

Case No. _____

(if known)

SCHEDULE A-REAL PROPERTY

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Condo - 9808 Lake Chase Island Way, Tampa, FL 33626 - although sev states the value of said property to be \$128,986.00 the actual list price is \$35,000.00.	Fee Simple	\$ 35,000.00	\$ 35,000.00
Condo - 880 Mandalay Ave., #S-811, Clearwater, FL 33767 - Although the SEV states the value at \$356,734.00 the Debtor states the property's actual value is approximately \$150,000.00	Fee Simple	\$ 150,000.00	\$ 150,000.00
Condo - 5090 Coquina Key Dr., #5118C, Petersburg, FL 33765 - although the sev is \$176,400.00. The developer selling new units for \$70,000.00	Fee Simple	\$ 70,000.00	\$ 70,000.00
Condo - 5017 -D Starfish Dr., SE, St. Petersburg, FL 33705- although the SEV is \$139,104 the developer is selling like brand new condos tof \$70,000.00	Fee Simple	\$ 70,000.00	\$ 70,000.00
Condo - 5070 Beach Dr. SE, #5070A, St. Petersburg, FL 33705 - Although the SEV is \$163,128.00 the builder is now selling like condos in development for \$70,000.00	Fee Simple	\$ 70,000.00	\$ 70,000.00
Condo - 5156 Beach Dr. SE, #5156C, St. Petersburg, FL 33705 - Although the sev states the value at \$141,960.00 the developer is selling said properties in the development for \$70,000.00.	Fee Simple	\$ 70,000.00	\$ 70,000.00

In re Joseph Gavin Lake

Debtor(s)

Case No. _____

(if known)

SCHEDULE A-REAL PROPERTY

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Condo - 520 S. Amenia Ave., #1228, Tampa, FL 33609 - although the SEV is \$200,048.00. The property is currently being listed for \$110,000.00.	Fee Simple	\$ 110,000.00	\$ 110,000.00
Condo - 15350 Amberly Dr., #922, Tampa, FL 33647 - although the SEV is \$140,592.00 this property was bought at auction at \$77,000.00 two years ago. Estimated value today is \$77,000.00.	Fee Simple	\$ 77,000.00	\$ 72,718.00
TOTAL \$		1,396,400.00	

In re Joseph Gavin Lake

Debtor(s)

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>bed</i> <i>Location: In debtor's possession</i>		\$ 100.00
		<i>computer</i> <i>Location: In debtor's possession</i>		\$ 300.00
		<i>couch</i> <i>Location: In debtor's possession</i>		\$ 300.00
		<i>desk</i> <i>Location: In debtor's possession</i>		\$ 100.00
		<i>dishwasher</i> <i>Location: In debtor's possession</i>		\$ 50.00
		<i>dresser</i> <i>Location: In debtor's possession</i>		\$ 100.00

In re Joseph Gavin Lake

Debtor(s)

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	<div> <div>Husband--H Wife--W Joint--J Community--C</div> <div>Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption</div> </div>
		<p><i>dryer</i> <i>Location: In debtor's possession</i></p> <p><i>microwave</i> <i>Location: In debtor's possession</i></p> <p><i>pots, pans, dishes and flatware</i> <i>Location: In debtor's possession</i></p> <p><i>refrigerator</i> <i>Location: In debtor's possession</i></p> <p><i>small appliances</i> <i>Location: In debtor's possession</i></p> <p><i>stove</i> <i>Location: In debtor's possession</i></p> <p><i>table and chairs</i> <i>Location: In debtor's possession</i></p> <p><i>tv</i> <i>Location: In debtor's possession</i></p> <p><i>washer</i> <i>Location: In debtor's possession</i></p>	<p>\$ 50.00</p> <p>\$ 50.00</p> <p>\$ 20.00</p> <p>\$ 100.00</p> <p>\$ 10.00</p> <p>\$ 100.00</p> <p>\$ 50.00</p> <p>\$ 300.00</p> <p>\$ 50.00</p>
<p>5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</p> <p>6. Wearing apparel.</p>	X	<p><i>clothes</i> <i>Location: In debtor's possession</i></p>	<p>\$ 200.00</p>

In re Joseph Gavin Lake

Debtor(s)

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor	X			

In re Joseph Gavin Lake,Case No. _____
(if known)

Debtor(s)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	<div style="border: 1px solid black; padding: 2px; display: inline-block;"> Husband--H Wife--W Joint--J Community--C </div> Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
primarily for personal, family, or household purposes. 25. Automobiles, trucks, trailers and other vehicles and accessories.		2007 C230 Mercedes - 80K Location: In debtor's possession	\$ 12,000.00
26. Boats, motors, and accessories.	X		
27. Aircraft and accessories.	X		
28. Office equipment, furnishings, and supplies.	X		
29. Machinery, fixtures, equipment and supplies used in business.	X		
30. Inventory.	X		
31. Animals.	X		
32. Crops - growing or harvested. Give particulars.	X		
33. Farming equipment and implements.	X		
34. Farm supplies, chemicals, and feed.	X		
35. Other personal property of any kind not already listed. Itemize.	X		
Total ➡			\$ 13,880.00

In re Joseph Gavin Lake,
Debtor(s)

Case No. _____
(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☒ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
homestead - 209 S. Holmes Street, Lansing, MI 48912	Const Art 10, Sec 3; MCLA § 600.5451 (1)(n)	\$ 30,000.00	\$ 52,400.00
bed	MCLA § 600.5451(1)(c)	\$ 100.00	\$ 100.00
computer	MCLA § 600.5451(1)(c)	\$ 300.00	\$ 300.00
couch	MCLA § 600.5451(1)(c)	\$ 300.00	\$ 300.00
desk	MCLA § 600.5451(1)(c)	\$ 100.00	\$ 100.00
dishwasher	MCLA § 600.5451(1)(c)	\$ 50.00	\$ 50.00
dresser	MCLA § 600.5451(1)(c)	\$ 100.00	\$ 100.00
dryer	MCLA § 600.5451(1)(c)	\$ 50.00	\$ 50.00
microwave	MCLA § 600.5451(1)(c)	\$ 50.00	\$ 50.00
pots, pans, dishes and flatware	MCLA § 600.5451(1)(c)	\$ 20.00	\$ 20.00
refrigerator	MCLA § 600.5451(1)(c)	\$ 100.00	\$ 100.00
small appliances	MCLA § 600.5451(1)(c)	\$ 10.00	\$ 10.00
stove	MCLA § 600.5451(1)(c)	\$ 100.00	\$ 100.00
table and chairs	MCLA § 600.5451(1)(c)	\$ 50.00	\$ 50.00
tv	MCLA § 600.5451(1)(c)	\$ 300.00	\$ 300.00
washer	MCLA § 600.5451(1)(c)	\$ 50.00	\$ 50.00

Case No. _____
(if known)

(Continuation Sheet)

Page No. 2 of 2

B6D (Official Form 6D) (12/07)

In re Joseph Gavin Lake
Debtor(s)Case No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: _____ Creditor # : 1 American Mortgage Network Inc. P.O. Box 85463 San Diego CA 92186	X	2003 Mortgage Condo - 859 Normandy Trace Rd., #6-859, Tampa, FL 33602 Value: \$ 150,000.00				\$ 165,000.00	\$ 16,200.00
Account No: _____ Creditor # : 2 AmSouth Bank P.O. Box 830734 Birmingham AL 35283	X	2003 2nd Mortgage Condo - 859 Normandy Trace Rd., #6-859, Tampa, FL 33602 Value: \$ 150,000.00				\$ 45,000.00	\$ 45,000.00
Account No: 8851 Creditor # : 3 Bac Home Loans Services 450 American St. Simi Valley CA 93065		2007-01-09 Mortgage Condo - 15350 Amberly Dr., #922, Tampa, FL 33647 Value: \$ 77,000.00				\$ 72,718.00	\$ 0.00
<div style="display: flex; justify-content: space-between;"> 4 continuation sheets attached <div> Subtotal \$ (Total of this page) Total \$ (Use only on last page) </div> </div>						\$ 282,718.00	\$ 61,200.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Gavin Lake
Debtor(s)Case No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:	X	2005 Mortgage				\$ 196,200.00	\$ 56,200.00
Creditor # : 4 Chase Home Finance, LLC 1500 N. 19th St. Monroe LA 71201		Condo - 9100 Baytowne Wharf Blvd., #223, Miramar Beach, FL 32550 Value: \$ 140,000.00					
Account No:	X	2004 Mortgage				\$ 141,100.00	\$ 78,000.00
Creditor # : 5 Colonial Bank, NA 400 N. Tampa St. Ste. 2500 Tampa FL 33602		Condo - 880 Mandalay Ave., #S-811, Clearwater, FL 33767 Value: \$ 150,000.00					
Account No:	X	2004 2nd Mortgage				\$ 86,900.00	\$ 0.00
Creditor # : 6 Colonial Bank, NA 400 N. Tampa St. Ste. 2500 Tampa FL 33602		Condo - 880 Mandalay Ave., #S-811, Clearwater, FL 33767 Value: \$ 150,000.00					
Account No:	X	2005 2nd Mortgage				\$ 12,490.00	\$ 12,490.00
Creditor # : 7 Countrywide Home Loan P.O. Box 10423 Van Nuys CA 91410		Condo - 9808 Lake Chase Island Way, Tampa, FL 33626 Value: \$ 35,000.00					
Account No:	X	2005 Mortgage				\$ 99,920.00	\$ 64,920.00
Creditor # : 8 Countrywide Home Loan P.O. Box 10423 Van Nuys CA 91410		Condo- 9808 Lake Chase Island Way, Tampa, FL 33626 Value: \$ 35,000.00					
Account No:		2009 1/2 owner on deed				\$ 0.00	\$ 0.00
Creditor # : 9 George J. Zarka 2309 Montego Dr. Lansing MI 48912		homestead - 209 S. Holmes Street, Lansing, MI 48912 Value: \$ 52,400.00					

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors

Holding Secured Claims

Subtotal \$
(Total of this page)
Total \$
(Use only on last page)

\$ 536,610.00

\$ 211,610.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Gavin Lake
Debtor(s)Case No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:	X	2004 Mortgage Condo - 520 S. Amenia Ave., #1228, Tampa, FL 33609 Value: \$ 110,000.00				\$ 132,800.00	\$ 24,648.00
Creditor # : 10 HomeBanc Mortgage Corporation 2002 Summit Blvd. Suite 100 Atlanta GA 30319							
Account No:		2009 association fee Condo - 859 Normandy Trace Rd., #6-859, Tampa, FL 33602 Value: \$ 150,000.00				\$ 1,200.00	\$ 0.00
Creditor # : 11 Island Walk Condominium c/o Rampart Properties 9887 4th St. North, ste. 301 Saint Petersburg FL 33702							
Account No:		1/2 owner on deed Condo - 5017 -D Starfish Dr., SE, St. Petersburg, FL 33705 Value: \$ 70,000.00				\$ 0.00	\$ 0.00
Creditor # : 12 Julie A. Lake-Poff 332 Blanca Ave. Tampa FL 33606							
Account No: 1977		Car loan 2007 C230 Mercedes - 80K Value: \$ 12,000.00				\$ 21,426.08	\$ 9,426.08
Creditor # : 13 Mercedes-Benz Financial P.O. Box 685 Roanoke TX 76262							
Account No:	X	2005 Mortgage Condo - 4207 S. Dale Mabry Hwy., #2208, Tampa, FL 33611 Value: \$ 52,000.00				\$ 105,000.00	\$ 53,000.00
Creditor # : 14 R-G Crown Bank 105 Live Oaks Gardens Casselberry FL 32707							
Account No:	X	2007 2nd Mortgage Condo - 9100 Baytowne Wharf Blvd., #223, Miramar Beach, FL 32550 Value: \$ 140,000.00				\$ 30,000.00	\$ 30,000.00
Creditor # : 15 SunTrust Bank 7455 Chancellor Dr. Orlando FL 32809							
Subtotal \$ (Total of this page) Total \$ (Use only on last page)						\$ 290,426.08	\$ 117,074.08

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors

Holding Secured Claims

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Gavin LakeCase No. _____
(if known)

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 4525 Creditor # : 16 Suntrust Bank P.O. Box 85052 Richmond VA 23285	X	2007-01-16 2nd Mortgage house - 13028 Eagles Entry Dr., Odessa, FL 33556 Value: \$ 350,000.00				\$ 123,222.00	\$ 0.00
Account No: 2068 Creditor # : 17 Suntrust Mortgage 1001 Semmes Ave. Richmond VA 23224	X	2006-03-06 Mortgage house - 13028 Eagles Entry Dr., Odessa, FL 33556 Value: \$ 350,000.00				\$ 511,865.00	\$ 285,087.00
Account No: 1100 Creditor # : 18 Suntrust Mortgage 1001 Semmes Ave. Richmond VA 23224		2006-06-29 2nd Mortgage Condo - 5017 -D Starfish Dr., SE, St. Petersburg, FL 33705 Value: \$ 70,000.00				\$ 29,775.00	\$ 0.00
Account No: 1092 Creditor # : 19 Suntrust Mortgage 1001 Semmes Ave. Richmond VA 23224		2006-06-29 Mortgage Condo - 5017 -D Starfish Dr., SE, St. Petersburg, FL 33705 Value: \$ 70,000.00				\$ 158,867.00	\$ 118,642.00
Account No: Creditor # : 20 Suntrust Mortgage, Inc. 76 S. Laura St. Jacksonville FL 32202	X	2006 Mortgage Condo - 5156 Beach Dr. SE, #5156C, St. Petersburg, FL 33705 Value: \$ 70,000.00				\$ 134,240.00	\$ 64,240.00
Account No: Creditor # : 21 Suntrust Mortgage, Inc. 76 S. Laura St. Jacksonville FL 32202	X	2006 Mortgage Condo - 5090 Coquina Key Dr., #5118C, Petersburg, FL 33765 Value: \$ 70,000.00				\$ 210,861.00	\$ 140,861.00
Subtotal \$ (Total of this page) Total \$ (Use only on last page)						\$ 1,168,830.00	\$ 608,830.00

Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors

Holding Secured Claims

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Gavin Lake,
Debtor(s)Case No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: Creditor # : 22 Suntrust Mortgage, Inc. 76 S. Laura St. Jacksonville FL 32202	X	2006 Mortgage Condo - 5070 Beach Dr. SE, #5070A, St. Petersburg, 33705 Value: \$ 70,000.00				\$ 150,627.00	\$ 80,627.00
Account No: Creditor # : 23 The Madison at Soho Condo Asso c/o Courtenay S. Terrell, Atty 101 S. Franklin St., Ste. 101 Tampa FL 33602		2008 association fee Condo - 520 S. Amenia Ave., #1228, Tampa, FL 33609 Value: \$ 110,000.00				\$ 1,848.00	\$ 0.00
Account No: Creditor # : 24 Wachovia Bank Retail Credit Servicing P.O. Box 50010 Roanoke VA 24022	X	2004 2nd Mortgage Condo - 520 S. Amenia Ave., #1228, Tampa, FL 33609 Value: \$ 110,000.00				\$ 16,600.00	\$ 16,600.00
Account No: Value:							
Account No: Value:							
Account No: Value:							
Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Secured Claims		Subtotal \$ (Total of this page) Total \$ (Use only on last page)				\$ 169,075.00 \$ 2,447,659.08	\$ 97,227.00 \$ 1,095,941.08

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re Joseph Gavin Lake,

Debtor(s)

Case No. _____

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Joseph Gavin Lake ,

Case No. _____

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: ***Taxes and Certain Other Debts Owed to Governmental Units***

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred and Consideration for Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: Creditor # : 1 Internal Revenue Service P.O. Box 21126 Philadelphia PA 19114		2005 Income taxes				\$ 24,759.00	\$ 24,759.00	\$ 0.00
Account No: Representing: Internal Revenue Service		Memphis Service Center - 03 P.O. Box 69, Stop 81 Memphis TN 38101						
Account No: Creditor # : 2 Unemployment Office Florida 107 E. Madison St. Tallahassee FL 32399		2008 Over Payment on Benefits				\$ 275.00	\$ 275.00	\$ 0.00
Account No:								
Account No:								
Account No:								
Account No:								
Subtotal \$ (Total of this page)						25,034.00	25,034.00	0.00
Total \$ (Use only on last page of the completed Schedule E. Report total also on Summary of Schedules)						25,034.00		
Total \$ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							25,034.00	0.00

Sheet No. 1 of 1 continuation sheets attached
to Schedule of Creditors Holding Priority Claims

B6F (Official Form 6F) (12/07)

In re Joseph Gavin Lake,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9093 Creditor # : 1 American Express P.O. Box 297871 Fort Lauderdale FL 33329	H--Husband W--Wife J--Joint C--Community	2001-04-04 Credit Card Purchases				\$ 28,838.00
Account No: 0013 Creditor # : 2 American Express P.O. Box 297871 Fort Lauderdale FL 33329		2007-06-14 Credit Card Purchases				\$ 95.00
Account No: 6280 Creditor # : 3 American General Financial 600 N. Royal Ave. Evansville IN 47715		2006-09-20 Credit Card Purchases				\$ 2,874.00
Account No: Creditor # : 4 Auley J. McCauley 509 Hip Pocket Rd. Peachtree City GA 30269		General				\$ 0.00
5 continuation sheets attached						Subtotal \$
						\$ 31,807.00
						Total \$
(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)						

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Gavin Lake,

Case No. _____

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5275 Creditor # : 5 Bank Of America P.O. Box 17054 Wilmington DE 19850	H--Husband W--Wife J--Joint C--Community	1999-01-20 Credit Card Purchases				\$ 12,366.00
Account No: 1659 Creditor # : 6 Bank Of America P.O. Box 17054 Wilmington DE 19850		1998-03-31 Credit Card Purchases				\$ 12,989.00
Account No: 70 Creditor # : 7 Bank Of America P.O. Box 17054 Wilmington DE 19850		2006-12-06 Credit Card Purchases				\$ 45,060.00
Account No: 2845 Creditor # : 8 Bank of America P.O. Box 60073 City of Industry CA 91716		2009-03-23 Credit Card Purchases				\$ 19,869.00
Account No: 2845 Representing: Bank of America		ASSET ACCEPTANCE LLC PO BOX 2036 WARREN MI 48090				
Account No: 0671 Creditor # : 9 Chase Manhattan Mortgage 10790 Rancho Bernardo Rd. San Diego CA 92127		2007-01-31 Mortgage - House Sold				\$ 145,500.00

Sheet No. 1 of 5 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 235,784.00**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Gavin Lake,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5069 Creditor # : 10 Discover Financial Services P.O. Box 15316 Wilmington DE 19850		2000-01-07 Credit Card Purchases				\$ 12,316.00
Account No: Creditor # : 11 Dolores J. Lake 217 S. Holmes St. Lansing MI 48912		2007 Loan				\$ 58,000.00
Account No: Creditor # : 12 Eagles Master Assn. Inc. 11902 Race Track Rd. Tampa FL 33626		2007 Association fees				\$ 1.00
Account No: Creditor # : 13 Gateway at Baytowne Wharf Condominium Association Inc. P.O. Box 6873 Miramar Beach FL 32550		2007 Association fees				\$ 1.00
Account No: Creditor # : 14 Gio Tyler 15350 Amberly Dr., #922 Tampa FL 33647		Renter				\$ 1.00
Account No: Creditor # : 15 Grand Key Condo Assoc., Inc. 4151 Woodlands Parkway Palm Harbor FL 34685		2007 Association fees				\$ 0.00

Sheet No. 2 of 5 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 70,319.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Gavin Lake,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9001 Creditor # : 16 Gulf Coast Dermatopa c/o I.C. System Inc. P.O. Box 64378 Saint Paul MN 55164	H--Husband W--Wife J--Joint C--Community	2008-06-18 General				\$ 205.00
Account No: Creditor # : 17 Hamptons at Tampa Condo Assoc. c/o Katzman Garfinkel 1501 Northwest 49th St., #202 Fort Lauderdale FL 33309		2007 Association fees				\$ 1.00
Account No: Creditor # : 18 Jeff Ingold 520 S.Armenia, #1228 Tampa FL 33609		Renter				\$ 1.00
Account No: Creditor # : 19 John Daugherty 5017-D Starfish Dr. SE Saint Petersburg FL 33705		General				\$ 0.00
Account No: Creditor # : 20 Keith Enright 859 Normandy Trace Rd. Tampa FL 33602		Renter				\$ 1.00
Account No: Creditor # : 21 Lake Chase Conominium Assoc 9494 Lake Chase Island Way Tampa Fl 33626		2007 Association fees				\$ 1.00

Sheet No. 3 of 5 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$** **\$ 209.00****Total \$**(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Gavin Lake,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:						\$ 0.00
Creditor # : 22 Mark A. Sanchez 352 W. Saratoga St. Ferndale MI 48220						
Account No:		2007				\$ 1.00
Creditor # : 23 Regatta Beach Club 880 Mandalay Ave. Clearwater FL 33767		Association fees				
Account No:		2006				\$ 30,000.00
Creditor # : 24 Ronald W. Niesel, II 531 S. Onondaga Rd. Mason MI 48854		Loan				
Account No: 0606		2007-06-06				\$ 104,647.00
Creditor # : 25 Sallie Mae 1002 Arthur Dr. Lynn Haven FL 32444		Student Loans				
Account No:						\$ 0.00
Creditor # : 26 Sherry Ramdhanie 531 S. Onondaga Rd. Mason MI 48854		General				
Account No: 7457		2008-08-19				\$ 2,739.00
Creditor # : 27 Sterling Jared Galle c/o LVNG Funding LLC P.O. Box 740281 Houston TX 77274		General				

Sheet No. 4 of 5 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 137,387.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Gavin Lake,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7457						
Representing: Sterling Jared Galle		LVNV FUNDING LLC PO BOX 740281 HOUSTON TX 77274				
Account No: 9089		2001-09-08				\$ 1,453.00
Creditor # : 28 Target NB P.O. Box 673 Minneapolis MN 55440		Credit Card Purchases				
Account No:		2009				\$ 787.00
Creditor # : 29 TECO 702 N. Franklin St. Tampa FL 33602		Utility Bills				
Account No: 894		2007-03-01				\$ 140.00
Creditor # : 30 Verizon FL 236 E. Town St., #170 Columbus OH 43215		Cellular				
Account No:						
Account No:						

Sheet No. 5 of 5 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 2,380.00Total \$ \$ 477,886.00(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Joseph Gavin Lake / DebtorCase No. _____
(if known)**SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Joseph Gavin Lake

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceeding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
<p><i>Auley J. McCauley</i> <i>509 Hip Pocket Rd.</i> <i>Peachtree City GA 30269</i></p> <p><i>Dolores J. Lake</i> <i>217 S. Holmes St.</i> <i>Lansing MI 48912</i></p> <p><i>Julie A. Lake-Poff</i> <i>332 Blanca Ave.</i> <i>Tampa FL 33606</i></p>	<p><i>Chase Home Finance, LLC</i> <i>1500 N. 19th St.</i> <i>Monroe LA 71201</i></p> <p><i>SunTrust Bank</i> <i>7455 Chancellor Dr.</i> <i>Orlando FL 32809</i></p> <p><i>American Mortgage Network Inc.</i> <i>P.O. Box 85463</i> <i>San Diego CA 92186</i></p> <p><i>AmSouth Bank</i> <i>P.O. Box 830734</i> <i>Birmingham AL 35283</i></p> <p><i>HomeBanc Mortgage Corporation</i> <i>2002 Summit Blvd.</i> <i>Suite 100</i> <i>Atlanta GA 30319</i></p> <p><i>Suntrust Mortgage, Inc.</i> <i>76 S. Laura St.</i> <i>Jacksonville FL 32202</i></p> <p><i>Wachovia Bank</i> <i>Retail Credit Servicing</i> <i>P.O. Box 50010</i> <i>Roanoke VA 24022</i></p> <p><i>Suntrust Bank</i> <i>P.O. Box 85052</i> <i>Richmond VA 23285</i></p> <p><i>Suntrust Mortgage</i> <i>1001 Semmes Ave.</i> <i>Richmond VA 23224</i></p>

In re Joseph Gavin Lake

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
<p>Mark A. Sanchez 352 W. Saratoga St. Ferndale MI 48220</p>	<p>Chase Home Finance, LLC 1500 N. 19th St. Monroe LA 71201</p> <p>Colonial Bank, NA 400 N. Tampa St. Ste. 2500 Tampa FL 33602</p> <p>Colonial Bank, NA 400 N. Tampa St. Ste. 2500 Tampa FL 33602</p>
<p>Ronald W. Niesel, II 531 S. Onondaga Rd. Mason MI 48854</p>	<p>American Mortgage Network Inc. P.O. Box 85463 San Diego CA 92186</p> <p>AmSouth Bank P.O. Box 830734 Birmingham AL 35283</p> <p>Countrywide Home Loan P.O. Box 10423 Van Nuys CA 91410</p> <p>Countrywide Home Loan P.O. Box 10423 Van Nuys CA 91410</p> <p>R-G Crown Bank 105 Live Oaks Gardens Casselberry FL 32707</p> <p>Suntrust Mortgage, Inc. 76 S. Laura St. Jacksonville FL 32202</p>
<p>Sherry Ramdhanie 531 S. Onondaga Rd. Mason MI 48854</p>	<p>Suntrust Mortgage, Inc. 76 S. Laura St. Jacksonville FL 32202</p>

In re Joseph Gavin Lake

Debtor(s)

Case No. _____

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Separated	DEPENDENTS OF DEBTOR AND SPOUSE			
	RELATIONSHIP(S):		AGE(S):	
EMPLOYMENT: DEBTOR		SPOUSE		
Occupation Unemployed				
Name of Employer				
How Long Employed				
Address of Employer				
INCOME: (Estimate of average or projected monthly income at time case filed)		DEBTOR SPOUSE		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)		\$ 0.00	\$ 0.00	
2. Estimate monthly overtime		\$ 0.00	\$ 0.00	
3. SUBTOTAL		\$ 0.00	\$ 0.00	
4. LESS PAYROLL DEDUCTIONS				
a. Payroll taxes and social security		\$ 0.00	\$ 0.00	
b. Insurance		\$ 0.00	\$ 0.00	
c. Union dues		\$ 0.00	\$ 0.00	
d. Other (Specify):		\$ 0.00	\$ 0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS		\$ 0.00	\$ 0.00	
6. TOTAL NET MONTHLY TAKE HOME PAY		\$ 0.00	\$ 0.00	
7. Regular income from operation of business or profession or farm (attach detailed statement)		\$ 0.00	\$ 0.00	
8. Income from real property		\$ 1,700.00	\$ 0.00	
9. Interest and dividends		\$ 0.00	\$ 0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.		\$ 0.00	\$ 0.00	
11. Social security or government assistance (Specify):		\$ 0.00	\$ 0.00	
12. Pension or retirement income		\$ 0.00	\$ 0.00	
13. Other monthly income (Specify):		\$ 0.00	\$ 0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13		\$ 1,700.00	\$ 0.00	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)		\$ 1,700.00	\$ 0.00	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)		\$ 1,700.00		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Joseph Gavin Lake,
Debtor(s)Case No. _____
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	0.00
c. Telephone	\$	100.00
d. Other <u>internet</u>	\$	60.00
Other <u>cable</u>	\$	60.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	300.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	150.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	70.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	160.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify) <u>property taxes</u>	\$	167.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other:	\$	0.00
c. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: <u>hair care</u>	\$	25.00
Other: <u>income taxes</u>	\$	360.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,192.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	1,700.00
b. Average monthly expenses from Line 18 above	\$	2,192.00
c. Monthly net income (a. minus b.)	\$	(492.00)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MICHIGAN

In re *Joseph Gavin Lake*Case No.
Chapter 7

_____/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	3	\$ 1,396,400.00		
B-Personal Property	Yes	4	\$ 13,880.00		
C-Property Claimed as Exempt	Yes	2			
D-Creditors Holding Secured Claims	Yes	5		\$ 2,447,659.08	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 25,034.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 477,886.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	2			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 1,700.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,192.00
TOTAL		27	\$ 1,410,280.00	\$ 2,950,579.08	

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MICHIGAN

In re *Joseph Gavin Lake*Case No.
Chapter 7

_____/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 25,034.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 25,034.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,700.00
Average Expenses (from Schedule J, Line 18)	\$ 2,192.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 2,656.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,095,941.08
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 25,034.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 477,886.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,573,827.08

In re Joseph Gavin Lake
Debtor

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 10/20/2009

Signature /s/ Joseph Gavin Lake
Joseph Gavin Lake

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MICHIGAN

In re: *Joseph Gavin Lake*

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007 (m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

*Year to date: \$20,639.00**Wages, Property, & Unemployment**Last Year: \$ 7,504.00**Year before: \$70,889.00*

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None



Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR
WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

Name: *IRS*
Address:

May, 2009

Description: *garnished bank account*
Value: *\$37.00*

Name: *IRS*
Address:

10-2008

Description: *garnished 2007 income tax refund*
Value: *\$1,900.00*

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF
REPOSSESSION
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

Name: *SunTrust Mortgage Inc.*
Address: *76 S. Laura St.,*

05/09

Description: *Waterside at Coquina Key South Village, Bldg #17, Unit*

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<i>Jacksonville, FL 32202</i>		<i>4874C-199</i> <i>Value:</i>
<i>Name: SunTrust Mortgage, Inc.</i> <i>Address: 76 S. Laura St.,</i> <i>Jacksonville, FL 32202</i>	<i>02/09</i>	<i>Description: 5090 Coquina Key Dr.,</i> <i>Unit 5145A, St. Petersburg, FL 33705</i> <i>Value:</i>
<i>Name: Chase Manhattan</i> <i>Mortgage</i> <i>Address:</i>	<i>01/09</i>	<i>Description: 17734 Oakwood Dr.,</i> <i>Spring Lake, MI 49456</i> <i>Value:</i>

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<i>Payee: Scott Marshall Neuman</i> <i>Address:</i> <i>2196 Commons Parkway</i> <i>Okemos, MI 48864</i>	<i>Date of Payment:</i> <i>Payor: Joseph Gavin Lake</i>	<i>\$4,000.00</i>

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<i>Payee: GreenPath, Inc.</i>	<i>Date of Payment:</i> <i>Payor: Joseph Gavin Lake</i>	<i>\$100.00</i>

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<i>Transferee: Ronald W. Niesel, II</i> <i>Address: 531 S. Onondaga Rd.,</i> <i>Mason, MI 48854</i> <i>Relationship: cousin</i>	<i>10/15/09</i>	<i>Property: 4207 S. Dele Mabry, #2208, Tampa ,</i> <i>FL 33611</i> <i>Value: \$52,000 amount owed \$ 105,000</i>

<i>Transferee: Ronald W. Niesel, II</i> <i>Address: 531 S. Onondaga Rd.,</i> <i>Mason, MI 48854</i> <i>Relationship: cousin</i>	<i>10/15/09</i>	<i>Property: 9808 Lake Chase Island Way, Tampa,</i> <i>FL 33626</i> <i>Value: \$35,000 amount owed: \$112,400</i>
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<i>Transferee: Ronald W. Niesel, II</i> <i>Address: 531 S. Onondaga Rd.,</i> <i>Mason, MI 48854</i> <i>Relationship: cousin</i>	<i>10/15/09</i>	<i>Property: 5070 Beach Dr. SE, #5070A, St.</i> <i>Petersburg, FL 33705</i> <i>Value: \$70,000 amount owed: \$150,627</i>
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<i>Transferee: Ronald W. Niesel, II</i> <i>Address: 531 S. Onondaga Rd.,</i> <i>Mason, MI 48854</i> <i>Relationship: cousin</i>	<i>10/15/09</i>	<i>Property: 5156 Beach Dr. SE, #5156C, St.</i> <i>Petersburg, FL 33705</i> <i>Value: \$70,000 amount owed: \$134,240</i>
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None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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Institution: Wachovia Bank
Address: Tampa, FL

Name: debtor
Address:

empty

Institution: Comerica Bank
Address:

Name: Joseph G. Lake &
Dolores Lake
Address:

Empty

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None



If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
Debtor: Address: 13028 Eagles Entry Drive, Odessa, FL 33556	Name(s):	1-2006 to 2 -2009

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None



For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<i>Island Fresh, LL.C.</i>	<i>ID:9924</i>	<i>859 Normandy Trace Road, Tampa, FL</i>	<i>food sales</i>	<i>2004 -2004</i>

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distribution by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/20/2009

Signature /s/ Joseph Gavin Lake
of Debtor

Date _____

Signature _____
of Joint Debtor
(if any)

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN**

In re *Joseph Gavin Lake*

Case No.
Chapter 7

_____/ Debtor

ASSET PROTECTION REPORT

By local rule of this Court, debtors filing Chapter 7 petitions and debtors in cases converting to Chapter 7 must file an Asset Protection Report giving information about the status of insurance coverage on assets in the estate. The back of this page shall be completed with the following information: (1) description of the asset and location; (2) the debtor's insurance agent for the asset, or if none, the insurance underwriter; (3) the policy limit of the policy with respect to the asset; (4) the expiration date of the policy and (5) if the asset is secured, the name of the secured party and whether the debtor insures the interest of that party. If the debtor has sufficient insurance coverages to protect any exemptible interest in real or personal property or does not wish the trustee to use estate funds to procure such coverages, the debtor(s) may sign the waiver below.

Debtors are requested to provide the trustee with copies of all insurance policies and/or declarations representing each insurable asset within fifteen days of the filing of the petition.

**REQUEST TO TRUSTEE
NOT TO INSURE EXEMPTIBLE ASSETS**

I, a debtor who has signed below, state that I intend to provide insurance protection for any exemptible interests in real or personal property in this estate, and I request that the trustee not expend estate funds to procure insurance coverage for my exemptible assets.

Date: 10/20/2009

/s/ Joseph Gavin Lake

Debtor

Date: 10/20/2009

Co-Debtor

TYPE OF ASSET	DESCRIPTION N AND LOCATION	NAME AND ADDRESS OF INSURANCE AGENT OR UNDERWRITER	POLICY LIMIT AND EXPIRATION DATE	SECURED PARTIES: DO YOU INSURE THEIR INTERESTS
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REAL PROPERTY: [INCLUDE ANY PROPERTY IN WHICH THE DEBTOR HAS AN INTEREST, INCLUDING LEASED PROPERTY IF THE LEASE REQUIRES THE DEBTOR TO MAINTAIN INSURANCE COVERAGES]

homestead - 209 S. Holmes Street, Lansing, MI 48912	Allstate Insurance Charlotte Agency 111 W. Lovett St. Charlotte, MI 48813	10/15/10	Yes
Condo - 859 Normandy Trace Rd., #6- 859, Tampa, FL 33602 - Although the SEV is \$298,822 its actual value is about \$150,000.00.	American Bankers Insurance Co. of FL Association Insurance Consultants 1411 N. Westshore Blvd. Ste. 311 Tampa, FL 33607	03/08/10	Yes
Condo - 4207 S. Dale Mabry Hwy., # 2208, Tampa, FL 33611 - although the sev value is \$95,784.00 the actual listing value is \$52,000.00	St. Paul Fire & Casualty Insurance Comp. Wells Fargo Insurance Services Southeast, Inc. P.O. Box 31666 Tampa, FL 33631	03/26/10	Yes
Condo - 9100 Baytowne Wharf Blvd., #223, Miramar Beach, FL 32550 - although the SEV is \$211,620.00. Debtor states that the actual value of said property is approximately \$140,000.	Fidelity National Prop & Casul 801 94th Ave. North Ste. 110 St. Petersburg, FL 33702	05/08/10	Yes
house - 13028 Eagles Entry Dr., Odessa, FL 33556 - Although the SEV on said property is \$548,690.00, Debtor states the actual value is \$350,000.00	Philadelphia Indemnity Insurance Comp. Lanier Upshaw, Inc. P.O. Box 468 Lakeland, FL 33802	10/31/09 - will be renewed	Yes
Condo - 9808 Lake Chase Island Way, Tampa, FL 33626 - although sev states the value of said property to be \$128,986.00 the actual list price is \$35,000.00.	Unknown - Assoc is carrying insurnace		Yes

Condo - 880 Mandalay Ave., #S-811, Clearwater, FL 33767 - Although the SEV states the value at \$356,734,00 the Debtor states the property's actual value is approximately \$150,000.00	American Bankers Insurance Comp. Professional Flood Rebate of FL, Inc. 1345 S. Missouri Ave. Clearwater, FL 33756	07/30/10	Yes
Condo - 5090 Coquina Key Dr., #5118C, Petersburg, FL 33765 - although the sev is \$176,400.00. The developer selling new units for \$70,000.00	Indian Harbor Insurance Comp. Wells Fargo Insurance Services Miami Div. 3225 Aviation Ave., Ste. 400 Coconut Grove, FL 33133	01/31/10	Yes
Condo - 5017 -D Starfish Dr., SE, St. Petersburg, FL 33705- although the SEV is \$139,104 the developer is selling like brand new condos tof \$70,000.00	Wells Fargo Insurance Services 3225 Aviation Ave., Suite 400 Coconut Grove, FL 33133	01/31/10	Yes
Condo - 5070 Beach Dr. SE, #5070A, St. Petersburg, FL 33705 - Although the SEV is \$163,128.00 the builder is now selling like condos in development for \$70,000.00	Indian Harbor Insurance Comp. Wells Fargo Insurance Services Miami Div. 3225 Aviation Ave., Ste. 400 Coconut Grove, FL 33133	05/13/10	Yes
Condo - 5156 Beach Dr. SE, #5156C, St. Petersburg, FL 33705 - Although the sev states the value at \$141,960.00 the developer is selling said properties in the development for \$70,000.00.	Indian Harbor Insurance Comp. Wells Fargo Insurance Services Miami Div. 3225 Aviation Ave., Ste. 400 Coconut Grove, FL 33133	05/13/10	Yes
Condo - 520 S. Amenia Ave., #1228, Tampa, FL 33609 - although the SEV is \$200,048.00. The property is currently being listed for \$110,000.00.	Columbia Casualty Insurance All Lines Insurance Group Inc. 1345 S. Missouri Ave. Clearwater, FL 33756	12/31/09	Yes
Condo - 15350 Amberly Dr., #922, Tampa, FL 33647 - although the SEV is \$140,592.00 this property was bought at auction at \$77,000.00 two years ago. Estimated value today is \$77,000.00.	Unknown - Assoc will not let Debtor know which Insurance they use.		Yes

PERSONAL PROPERTY:**1. Household Goods:**

2. Motor Vehicles:

2007 C230 Mercedes - 80K

Geico Insurance

Yes

Location: In debtor's possession

P.O. Box 9105

11/01/09 - will be renewed

Macon, GA 31208

3. Boats, Motors, Snowmobiles, etc.:

4. Livestock:

5. Equipment and Fixtures:

6. Inventory:

7. Miscellaneous Other Property:

Date: 10/20/2009

Debtor: /s/ Joseph Gavin Lake

Date: 10/20/2009

Co-Debtor: _____

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN**In re *Joseph Gavin Lake*Case No.
Chapter 7

_____/ Debtor

CHAPTER 7 STATEMENT OF INTENTION

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1

Creditor's Name :*Bac Home Loans Services***Describe Property Securing Debt :***Condo - 15350 Amberly Dr., #922, Tampa, FL
33647*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 2

Creditor's Name :*Suntrust Bank***Describe Property Securing Debt :***house - 13028 Eagles Entry Dr., Odessa, FL
33556*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 3

Creditor's Name :*Suntrust Mortgage***Describe Property Securing Debt :***Condo - 5017 -D Starfish Dr., SE, St.
Petersburg, FL 33705*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 4

Creditor's Name :*Suntrust Mortgage***Describe Property Securing Debt :***Condo - 5017 -D Starfish Dr., SE, St.
Petersburg, FL 33705*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 5

Creditor's Name :*Suntrust Mortgage***Describe Property Securing Debt :***house - 13028 Eagles Entry Dr., Odessa, FL
33556*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 6

Creditor's Name :*Island Walk Condominium***Describe Property Securing Debt :***Condo - 859 Normandy Trace Rd., #6-859,
Tampa, FL 33602*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 7

Creditor's Name :*The Madison at Soho Condo Asso***Describe Property Securing Debt :***Condo - 520 S. Amenia Ave., #1228, Tampa, FL
33609*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 8

Creditor's Name :*R-G Crown Bank***Describe Property Securing Debt :***Condo - 4207 S. Dale Mabry Hwy., # 2208,
Tampa, FL 33611*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 9

Creditor's Name :*Julie A. Lake-Poff***Describe Property Securing Debt :***Condo - 5017 -D Starfish Dr., SE, St.
Petersburg, FL 33705*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 10

Creditor's Name :*George J. Zarka***Describe Property Securing Debt :***homestead - 209 S. Holmes Street, Lansing, MI
48912*

Property will be (check one) :

☐ Surrendered ☒ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☒ Claimed as exempt ☐ Not claimed as exempt

Property No. 11

Creditor's Name :*Suntrust Mortgage, Inc.***Describe Property Securing Debt :***Condo - 5070 Beach Dr. SE, #5070A, St.
Petersburg, FL 33705*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 12

Creditor's Name :***Suntrust Mortgage, Inc.*****Describe Property Securing Debt :*****Condo - 5090 Coquina Key Dr., #5118C,
Petersburg, FL 33765***

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 13

Creditor's Name :***Suntrust Mortgage, Inc.*****Describe Property Securing Debt :*****Condo - 5156 Beach Dr. SE, #5156C, St.
Petersburg, FL 33705***

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 14

Creditor's Name :***HomeBanc Mortgage Corporation*****Describe Property Securing Debt :*****Condo - 520 S. Amenia Ave., #1228, Tampa, FL
33609***

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 15

Creditor's Name :**Wachovia Bank****Describe Property Securing Debt :****Condo - 520 S. Amenia Ave., #1228, Tampa, FL 33609**

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 16

Creditor's Name :**American Mortgage Network Inc.****Describe Property Securing Debt :****Condo - 859 Normandy Trace Rd., #6-859, Tampa, FL 33602**

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 17

Creditor's Name :**AmSouth Bank****Describe Property Securing Debt :****Condo - 859 Normandy Trace Rd., #6-859, Tampa, FL 33602**

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 18

Creditor's Name :*Colonial Bank, NA***Describe Property Securing Debt :***Condo - 880 Mandalay Ave., #S-811,
Clearwater, FL 33767*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 19

Creditor's Name :*Colonial Bank, NA***Describe Property Securing Debt :***Condo - 880 Mandalay Ave., #S-811,
Clearwater, FL 33767*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 20

Creditor's Name :*Chase Home Finance, LLC***Describe Property Securing Debt :***Condo - 9100 Baytowne Wharf Blvd., #223,
Miramar Beach, FL 32550*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 21

Creditor's Name :***SunTrust Bank*****Describe Property Securing Debt :*****Condo - 9100 Baytowne Wharf Blvd., #223,
Miramar Beach, FL 32550***

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 22

Creditor's Name :***Countrywide Home Loan*****Describe Property Securing Debt :*****Condo - 9808 Lake Chase Island Way, Tampa, FL
33626***

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 23

Creditor's Name :***Countrywide Home Loan*****Describe Property Securing Debt :*****Condo - 9808 Lake Chase Island Way, Tampa, FL
33626***

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. 24

Creditor's Name :**Mercedes-Benz Financial****Describe Property Securing Debt :****2007 C230 Mercedes - 80K**

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property☐ Reaffirm the debt☐ Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt**Part B -** Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.

Lessor's Name:**None****Describe Leased Property:**

Lease will be assumed pursuant to 11 U.S.C. § 365 (p)(2):

☐ Yes☐ No**Signature of Debtor(s)**

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 10/20/2009Debtor: /s/ Joseph Gavin Lake

Date: _____

Joint Debtor: _____